

HOA Fee Dispute Letter Templates

Three letters that correct overcharges. Fill brackets, attach the invoice, send with a 48-hour deadline tied to closing.

A. Florida overcharge (FS 720.30851)

Subject: Invoice correction - estoppel cap violation - [Property Address]

The invoiced \$[Billed] exceeds Florida law. FS 720.30851 caps standard estoppels at \$250 and expedited 3-day delivery at \$350 total.

Request date: [Date]. Day-ten deadline: [Date]. Lawful total: \$[Lawful].

Send a corrected invoice or refund \$[Excess] within 48 hours. Unresolved disputes escalate to association counsel.

B. Texas overcharge (Prop. Code Sec. 207)

Subject: Invoice correction - \$375 certificate cap - [Property Address]

The certificate line of \$[Billed] exceeds the \$375 cap in Texas Property Code Section 207. Rush and transfer lines are separate; the certificate line is absolute.

Lawful certificate total: \$[Lawful, max 375]. Correct the invoice within 48 hours; our closing is [Date].

C. Generic reasonableness dispute (any state)

Subject: Fee review requested - [Invoice #] - [Property Address]

Comparable managed communities in this market charge \$[Low]-\$[High] for this scope; your \$[Billed] exceeds reasonableness standards and the declaration fee schedule.

Provide the declaration authority and itemized basis for each line within 48 hours, or correct the total to \$[Lawful].

Escalation ladder if email fails

- Resend copying the seller agent and association president.
- Association counsel letter with the paper trail attached.
- State regulator or DBPR complaint (Florida) with dates documented.
- Underwriter-approved holdback as last resort, never first.